

## **SYSTEM AND METHOD FOR PROVIDING CUSTOMER-SPECIFIC INFORMATION AND SERVICES AT A SELF-SERVICE TERMINAL**

### **ABSTRACT OF THE DISCLOSURE**

5           An ATM network where customer specific display screens and services are  
provided to individual customers based on attribute information for those customers.  
Customer attribute information can include a customer name, account balance, account  
number, ATM transaction activity and other information about the customer. The network  
includes a plurality of ATMs at bank branch offices that are connected to a central accounting  
10 system of the bank, and that are separately connected to a central business system having an  
MCIF file server. The MCIF file server stores customer attribute information and offer  
information. The offer information includes data and code providing selectable ATM screen  
displays on promotional offers or events sponsored by the bank, and information on awards,  
certificates or scratch cards that may be given to customers when using an ATM. In one  
15 embodiment, the MCIF file server downloads customer service performance data (consisting  
of offer information and associated customer attribute information) over a digital network to  
an ATM monitoring apparatus at each branch office. In another embodiment, the customer  
service performance information is downloaded to the ATM monitoring apparatus by way of  
a magneto-optical disk loaded into a central office management monitoring system. In a third  
20 embodiment, the customer service performance information is downloaded at the branch  
office using a magneto-optical disk.

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